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Local Form 3015-1 (05/19)

UNITED STATES BANKRUPTCY COURT DISTRICT OF MINNESOTA FOURTH DIVISION

In re:

STEVEN MICHAEL HOFF RIZA MAE HOFF Case No. 19-43783

CHAPTER 13 PLAN ✓ Modified Dated: March 26, 2020

In a joint case, debtor means debtors in this plan.

Part 1. NOTICE OF NONSTANDARD PLAN PROVISIONS, SECURED CLAIM LIMITATIONS, AND LIEN OR SECURITY
INTEREST AVOIDANCE: Debtor must check the appropriate boxes below to state whether or not the plan includes each of the following
itams:

	A limit on the amount of a secured claim based on a valuation of the collateral for the claim, set out in Parts 9 or 17	☐ Included	✓ Not included
1.2	Avoidance of a security interest or lien, set out in Part 17		✓ Not included
1.3	Nonstandard provisions, set out in Part 17	✓ Included	□ Not included

Part 2. DEBTOR'S PAYMENTS TO TRUSTEE

- 2.1 As of the date of this plan, the debtor has paid the trustee \$0.00
- 2.2 After the date of this plan, the debtor will pay the trustee \$480.00 per month for 4 months beginning in January 2020 for a total of \$1,920.00 then \$605.00 per month for 51 months beginning May 2020 for a total of \$30,855.00 then \$765.00 per month for 5 months beginning August 2024 for a total of \$3,825.00 for a grand total of \$36,600.00. The initial plan payment is due not later than 30 days after the order for relief.
- 2.3 The minimum plan length is 36 months or 60 months from the date of the initial plan payment unless all allowed claims are paid in a shorter time.
- 2.4 The debtor will also pay the trustee 0.00.
- 2.5 The debtor will pay the trustee a total of 36,600.00 [lines 2.1 + 2.2 + 2.4]
- Part 3. PAYMENTS BY TRUSTEE The trustee will pay from available funds only to creditors for which proofs of claim have been filed. The trustee may collect a fee of up to 10% of plan payments, or \$3,660.00[line 2.5 x .10]

Part 4. ADEQUATE PROTECTION PAYMENTS (§ 1326(a)(1(C)) — The trustee will promptly pay from available funds adequate protection payments to creditors holding allowed claims secured by personal property, according to the following schedule, beginning in month one (1).

Creditor	Monthly Payment	Number of payments	Total Payments
-NONE-			
TOTAL			\$0.00

Part 5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES [§ 365] — The debtor assumes the following executory contracts or unexpired leases. Debtor will pay directly to creditors all payments that come due after the date the petition was filed. Cure provisions, if any, are set forth in Part 8.

Creditor	Description of Property
-NONE-	

Part 6. CLAIMS NOT IN DEFAULT — Payments on the following claims are current and the debtor will pay directly to creditors all payments that come due after the date the petition was filed. The creditors will retain liens, if any.

	Creditor	Description of Property
6.1	CHRYSLER CAPITAL	2014 Mitsubishi Outlander 60000 miles

Part 7. HOME MORTGAGES IN DEFAULT (§§ 1322(b)(5) and 1322(e)) — The trustee will cure payment defaults on the following claims secured only by a security interest in real property that is the debtor's principal residence. The debtor will pay directly to creditors all payments that come due after the date the petition was filed. The creditors will retain liens. All following entries are estimates. The trustee will pay the actual amounts of default.

	Creditor	Amount of default	Monthly payment	Beginning in month #	Number of payments	Total payments
7.1	CENLAR	\$2,154.00	50.00/432.00	5/30	25/3	\$2,154.00
7.2	DITECH	\$8,491.00	\$282/494	5/19	14/10	\$8,491.00
	TOTAL					\$10,645.00

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Part 8. CLAIMS IN DEFAULT (§§ 1322 (b)(3) and (5) and 1322(e)): The trustee will cure payment defaults on the following claims as set forth below. The debtor will pay directly to creditors all payments that come due after the date the petition was filed. The creditors will retain liens, if any. All following entries are estimates, except for interest rate.

	Creditor	Amount of default	Interest rate (if any)	Monthly payment	Beginning in month #	Number of payments	Total payments
8.1							
	TOTAL					·	

Part 9. SECURED CLAIMS SUBJECT TO MODIFICATION ("CRAMDOWN") PURSUANT TO § 506 (§ 1325(a)(5)) (secured claim amounts in this Part control over any contrary amount except for secured claims of govern-mental units): The trustee will pay, on account of the following allowed secured claims, the amount set forth in the "Total Payments" column below. Unless otherwise specified in Part 17, the creditors will retain liens securing the allowed secured claims until the earlier of the payment of the underlying debt determined under nonbankruptcy law, or the date of the debtor's discharge, and if this case is dismissed or converted without completion of the plan, such liens shall also be retained by such holders to the extent recognized by applicable nonbankruptcy law. Notwithstanding a creditor's proof of claim filed before or after confirmation, the amount listed in this Part as a creditor's secured claim binds the creditor pursuant to 11 U.S.C. § 1327 and confirmation of the plan is a determination of the creditor's allowed secured claim. For secured claims of governmental units, unless otherwise ordered by the court, the value of a secured claim listed in a proof of claim filed in accordance with FRBP 3012(c) controls over any contrary amount.

Creditor	Claim amount	Secured Claim	Int. rate	Beginning in month	Monthly payment	X Num of pmts.	= Plan pmts	+ Adq. Pro. from Part 4	Total payments
-NONE-					\$				
TOTAL									\$0.00

Part 10. SECURED CLAIMS EXCLUDED FROM § 506 AND NOT SUBJECT TO MODIFICATION ("CRAMDOWN") (§ 1325(a)) (910 vehicles and other things of value) (allowed secured claim controls over any contrary amount): The trustee will pay in full the amount of the following allowed secured claims. All following entries are estimates, except for interest rate. The creditors will retain liens. Unmodified 910 claims not in default are addressed in Part 6. Unmodified 910 claims in default are addressed in Part 8.

Creditor	Claim amount	Int. rate	Beginning in month #	Monthly payment	X Num of pmts	= Plan payments	+ Adq. Pro. from Part 4	Total payments
-NONE-								
TOTAL								\$0.00

Part 11. PRIORITY CLAIMS (not including claims under Part 12): The trustee will pay in full all claims entitled to priority under § 507(a)(2) through (a)(10), including the following. The amounts listed are estimates. The trustee will pay the amounts actually allowed.

		Estimated	Monthly	Beginning in	Number of	
	Creditor	Claim	payment		payments	Train al
11.1	Attorney Fees	\$4,500.00	\$432.00/212.00	1/5	4/14	\$4,500.00
11.2	IRS					
11.3	MN DEPT OF Revenue					
	TOTAL					\$4,500.00

Part 12. DOMESTIC SUPPORT OBLIGATION CLAIMS: The trustee will pay in full all domestic support obligation claims entitled to priority under § 507(a)(1), including the following. The amounts listed are estimates. The trustee will pay the amounts actually allowed.

Creditor	Estimated Claim	Monthly payment	Beginning in Month #	Number of payments	Total payments
-NONE-					
TOTAL					\$0.00

Part 13. SEPARATE CLASSES OF UNSECURED CLAIMS — In addition to the class of unsecured claims specified in Part 14, there shall be separate classes of non-priority unsecured creditors described as follows: _-NONE-_

The trustee will pay the allowed claims of the following creditors. All entries below are estimates.

Creditor	Estimated claim	Interest Rate (if any)	Monthly Payment	Beginning in Month #	Number of Payments	Total payments
-NONE-						
TOTAL		·	•		·	\$0.00

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Part 14. TIMELY FILED UNSECURED CLAIMS — The trustee will pay holders of non-priority unsecured claims for which proofs of claim were timely filed the balance of all payments received by the trustee and not paid under Parts 3, 7, 8, 9, 10, 11, 12 and 13 their pro rata share of approximately \$17,795.00 [line 2.5 minus totals in Parts 3, 7, 8, 9, 10, 11, 12 and 13].

- 14.1 The debtor estimates that the total unsecured claims held by creditors listed in Part 9 are \$0.00.
- 14.2 The debtor estimates that the debtor's total unsecured claims (excluding those in Part 9 and 13) are \$85,192.00.
- Total estimated unsecured claims are \$85,192.00 [lines 14.1 + 14.2].

Part 15. TARDILY-FILED UNSECURED CREDITORS — All money paid by the debtor to the trustee under Part 2, but not distributed by the trustee under Parts 3, 4, 7, 8, 9, 10, 11, 12, 13 and 14, will be paid to holders of allowed nonpriority unsecured claims for which proofs of claim were tardily filed.

Part 16. SURRENDER OF COLLATERAL AND REQUEST FOR TERMINATION OF STAY: The debtor has surrendered or will surrender the following property to the creditor. The debtor requests that the stays under §§ 362(a) and §§ 1301(a) be terminated as to the surrendered collateral upon confirmation of the plan.

Creditor	Description of Property (including complete legal description of real property)		
-NONE-			

Part 17. NONSTANDARD PROVISIONS: The Trustee may distribute additional sums not expressly provided for herein at the trustee's discretion. Any nonstandard provisions, as defined in FRBP 3015(c), must be in this Part. Any nonstandard provision placed elsewhere in the plan is void. Any request by the debtor to modify a claim secured only by a security interest in real property that is the debtor's principal residence must be listed in this Part and the debtor must bring a motion to determine the value of the secured claim pursuant to Local Rule 3012-1(a).

- 17.1 In the event a secured creditor is granted stay relief or there is a surrender, repossession, or return of collateral to the creditor for any reason, the creditor may file a proof of claim for any deficiency within 30 days after the surrender, repossession or return of the collateral. If such a proof of claim is filed, the claim, if any, will be paid as an unsecured claim in accordance with non-bankruptcy law and dischargeable upon completion of this plan or any future modified plan. The trustee will stop paying the claim as a secured claim upon the granting of a motion for relief from stay.
- 17.2 The debtor(s) shall send the Trustee each year during the Chapter 13 Plan copies of federal and state income tax returns at the time they are filed. The debtor(s) shall also promptly report to the Trustee the receipt of any federal and state tax refunds for the duration of this Chapter 13 case. The debtor(s) shall be entitled to retain the first \$1,200 (single debtor or single tax return filer) or \$2,000 (joint debtor or joint tax return filer), plus any earned income credit (EIC), plus any Minnesota Working Family credit. Any remaining amounts shall be turned over to the Chapter 13 trustee as additional plan payments.

Class of Payment	Amount to be paid
Payments by trustee [Part 3]	\$ 3,660.00
Home mortgages in Defaults [Part 7]	\$ 10,645.00
Claims in Default [Part 8]	\$ 0.00
Secured claims subject to modification (cramdown) pursuant to § 506 [Part 9]	\$ 0.00
Secured claims excluded from § 506 [Part 10]	\$ 0.00
Priority Claims [Part 11]	\$ 4,500.00
Domestic support obligation claims [Part 12]	\$ 0.00
Separate classes of unsecured claims [Part 13]	\$ 0.00
Timely filed unsecured claims [Part 14]	\$ 17,795.00
TOTAL (must equal line 2.5)	\$ 36,600.00

a	4.		
Certification	regarding	nonstandard	nrovicione.
Certification	regarding	nonstandard	provisions.

I certify that this plan contains no nonstandard provision except as

placed in Part 17.

Signed:

/s/ Robert J. Hoglund

Robert J. Hoglund 210997

Attorney for debtor or debtor if pro se

Signed: /s/ STEVEN MICHAEL HOFF,

STEVEN MICHAEL HOFF,

Debtor 1

Signed: /s/ RIZA MAE HOFF

RIZA MAE HOFF Debtor 2 (if joint case)

UNITED STATES BANKRUPTCY COURT DISTRICT OF MINNESOTA

In Re: Bkry Case No: 19-43783

Steven M Hoff Chapter 13

and

Riza M Hoff

Debtor(s).

NOTICE OF FILING MODIFIED CHAPTER 13 PLAN PRIOR TO CONFIRMATION

TO: ALL PARTIES IN INTEREST

PLEASE TAKE NOTICE that the debtor(s), pursuant to Local Rule 3015-2(a) have filed the attached modified Chapter 13 Plan. The Hearing on Confirmation of the Modified Plan is scheduled for May 7, 2020 at 10:30 a.m. in United States Bankruptcy Court, Courtroom 7 West, Seventh Floor, 300 South Fourth Street, Minneapolis, Minnesota.

Any objection to this Modified Plan shall be filed and served not later than May 6, 2020, which is 24 hours prior to the time and date set for the confirmation hearing.

Dated: April 16, 2020

HOGLUND, CHWIALKOWSKI & MROZIK, PLLC

Signed: /e/ Robert J. Hoglund

Robert J. Hoglund #210997 Keith Chwialkowski #210134 Jeffrey J. Bursell #293362 Kristen M. Whelchel #339866

Attorney for Debtor(s) 1781 West County Road B

P.O. Box 130938

Roseville, Minnesota 55113

Telephone Number: (651) 628-9929

UNITED STATES BANKRUPTCY COURT DISTRICT OF MINNESOTA

In Re: Bkry Case No: 19-43783
Steven M Hoff Chapter 13

and

Riza M Hoff

UNSWORN CERTIFICATE

OF GENERAL CONTROL OF CERTIFICATE

Debtor(s). **OF SERVICE**

I, Melissa Matthews, employed by Hoglund, Chwialkowski & Mrozik, PLLC, attorneys licensed to practice law in this Court, with office address of 1781 West County Road B, Roseville, Minnesota 55113, declare that on April 16, 2020, I served the Modified Chapter 13 Plan and Notice of Filing Modified Plan Prior to Confirmation to each of the entities named below by first class mail postage prepaid and to any entities who are Filing Users, by automatic e-mail notification pursuant to the Electronic Case Filing System:

The following were served by certified mail:

Chrysler Capital

Richard Morrin 1601 Elm Street suite 800 Dallas, Texas 75201

Richard Morring is listed as the President of Chrysler Capital as obtained through www.chryslercapital.com.com on April 11, 2018.

Ditech Financial

Anthony Renzi 1100 Virginia Dr Suite 100A Fort Washington, PA 19034

Anthony Renzi is listed as the Chief Operating Officer of Ditech as obtained through www.ditech.com on June 20, 2019.

The following were served via first class mail postage prepaid:

Steven & Riza Hoff 11562 Wren Street Northwest Coon Rapids , MN 55433

And to all creditors/parties in interest listed on matrix (see attached)

I declare, under penalty of perjury, that the foregoing is true and correct.

Dated: April 16, 2020 Signed: Melissa Matthews Paralegal

Case 19-43783 Label Matrix for local noticing 0864-4 Case 19-43783 District of Minnesota Minneapolis Thu Apr 16 09:40:27 CDT 2020

Suite 300 St. Louis Park, MN 55416-4891

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AMERICAN ACCOUNTS & ADVISERS INC ALLINA HEALTH 2925 CHICAGO AVE 7460 80TH ST S MINNEAPOLIS MN 55407-1321 COTTAGE GROVE MN 55016-3007

AMERICAN EXPRESS PO BOX 981537 EL PASO TX 79998-1537

AMEX CORRESPONDENCE/BANKRUPTCY PO BOX 981540 EL PASO TX 79998-1540

ANDOVER ANIMAL HOSPITAL 1730 139TH LANE NW ANDOVER MN 55304-3926

American Express National Bank c/o Becket and Lee LLP PO Box 3001 Malvern PA 19355-0701

BHSI 2497 7TH AVE E SAINT PAUL MN 55109-2902

BLAINE KIDDS PEDIATRIC DENTISTRY 1351 113TH AVE NE STE 400B BLAINE MN 55434-3874

CENLAR PO BOX 77404 TRENTON NJ 08628-6404

CHRYSLER CAPITAL ATTN BANKRUPTCY DEPT PO BOX 961278 FORT WORTH TX 76161-0278 CITIBANK NA PO BOX 790110 SAINT LOUIS MO 63179-0110 COLLECTION RESOURCES PO BOX 2270 2700 1ST ST N STE 303 SAINT CLOUD MN 56303-4583

(p)LCI PO BOX 1931 BURLINGAME CA 94011-1931 COMCAST CABLE COMMUNICATIONS 1701 JOHN F. KENNEDY BLVD PHILADELPHIA PA 19103-2848

CONVERGENT OUTSOUCING, INC PO BOX 9004 RENTON WA 98057-9004

CONVERGENT OUTSOURCING, INC. ATTN: BANKRUPTCY PO BOX 9004 RENTON WA 98057-9004

CitiMortgage, Inc. c/o Cenlar, FSB 425 Phillips Blvd Ewing, NJ 08618-1430 DIRECT TV 682 125TH LN NE MINNEAPOLIS MN 55434-7336

(p) DISCOVER FINANCIAL SERVICES LLC PO BOX 3025 NEW ALBANY OH 43054-3025

DITECH ATTN: BANKRUPTCY PO BOX 6172 RAPID CITY SD 57709-6172 DITECH PO BOX 6172 RAPID CITY SD 57709-6172

Directv, LLC by American InfoSource as agent PO Box 5008 Carol Stream, IL 60197-5008

Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025 EMERGENCY PHYSICIANS PA NW 6438 PO BOX 1450 MINNEAPOLIS MN 55485-6440

PATIENT FINANCIAL SERVICES 4300 MARKET POINTE DRIVE, STE 100 BLOOMINGTON MN 55435-5435

FIRST SOURCE PO BOX 628 BUFFALO NY 14240-0628 FRASER 2400 W 64TH ST MINNEAPOLIS MN 55423-1099

Case 19-43783 HEALTH PARTNERS

MINNEAPOLIS MN 55440-1309

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ATTN: BANKRUPTCY PO BOX 64378

SAINT PAUL MN 55164-0378

(p) INTERNAL REVENUE SERVICE CENTRALIZED INSOLVENCY OPERATIONS

PO BOX 7346 PHILADELPHIA PA 19101-7346

PO BOX 1309

IRS

PO BOX 7346

PHILADELPHIA PA 19101-7346

LENDINGCLUB ATTN: BANKRUPTCY 595 MARKET ST, STE 200 SAN FRANCISCO CA 94105-2807

MASTERCARD PO BOX 5222

CAROL STREAM IL 60197-5222

MERCY HOSPITAL 4050 COON RAPIDS BLVD NW COON RAPIDS MN 55433-2522 MN DEPT OF PUBLIC SAFETY 445 MINNESOTA ST #182 SAINT PAUL MN 55101-5182

MN DEPT OF REVENUE 551 BKCY SECTION CEU DEPT PO BOX 64447 SAINT PAUL MN 55164-0447

NewRez LLC d/b/a Shellpoint Mortgage Servici PO Box 10826 Greenville, SC 29603-0826

PARK DENTAL 2200 CTY RD C W **SUITE 2210** ROSEVILLE MN 55113-2551

PARK DENTAL 9055 SPRINGBROOK DR **STE 250** COON RAPIDS MN 55433-5841 PARK NICOLLET PO BOX 9158 MINNEAPOLIS MN 55480-9158

PO BOX 5138 TIMONIUM MD 21094-5138

PAYPAL

(p) PORTFOLIO RECOVERY ASSOCIATES LLC PO BOX 41067 NORFOLK VA 23541-1067

Quantum3 Group LLC as agent for GPCC I LLC PO Box 788 Kirkland, WA 98083-0788

(p) RELIANCE RECOVERIES ATTN ACCOUNTS RECEIVABLE SERVICES 6160 SUMMIT DR N SUITE 440 BROOKLYN CENTER MN 55430-2149

RIZALINA ALVEREZ 10020 MORGAN AVE S BLOOMINGTON MN 55431-2962

SANTANDER CONSUMER USA ATTN: BANKRUPTCY 10-64-38-FD7 601 PENN ST READING PA 19601-3544

SYNCHRONY BANK/SAMS ATTN: BANKRUPTCY PO BOX 965060 ORLANDO FL 32896-5060

Santander Consumer USA, Inc. d/b/a Chrysler Capital P.O. Box 961275 Fort Worth, TX 76161-0275

T Mobile/T-Mobile USA Inc by American InfoSource as agent PO Box 248848 Oklahoma City, OK 73124-8848

(p) T MOBILE C O AMERICAN INFOSOURCE LP 4515 N SANTA FE AVE OKLAHOMA CITY OK 73118-7901

TARGET ATTN: BANKRUPTCY PO BOX 9475 MINNEAPOLIS MN 55440-9475 TD Bank USA, N.A. C O WEINSTEIN & RILEY, PS 2001 WESTERN AVENUE, STE 400 SEATTLE, WA 98121-3132

(p) TOYOTA MOTOR CREDIT CORPORATION PO BOX 8026 CEDAR RAPIDS IA 52408-8026

(p) TWIN CITIES ORTHOPEDICS 4200 DAHLBERG DRIVE SUITE 300 GOLDEN VALLEY MN 55422-4841

Toyota Motor Credit Corporation c/o Becket and Lee LLP PO Box 3001 Malvern PA 19355-0701

(p) US BANK PO BOX 5229 CINCINNATI OH 45201-5229

Case 19-43783 US Trustee 1015 US Courthouse 300 S 4th St Minneapolis, MN 55415-3070

Doc 20 Filed 04/16/20 LINGS WAYPO Processing Page 8 of 9 301 SUNDANCE PWY ROUND ROCK TX 78681-8004

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Minneapolis, MN 55402-1250

RIZA MAE HOFF 11562 WREN ST NW COON RAPIDS, MN 55433-2982 Robert J. Hoglund Hoglund, Chwialkowski & Mrozik, PLLC 1781 West County Road B P.O. Box 130938 Roseville, MN 55113-0019

STEVEN MICHAEL HOFF 11562 WREN ST NW COON RAPIDS, MN 55433-2982

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

COMCAST PO BOX 1931

Burlingame, CA 94011

PORTFOLIO RECOVERY ATTN: BANKRUPTCY 120 CORPORATE BLVD NORFOLD VA 23502

T-MOBILE PO BOX 790047 SAINT LOUIS MO 63179-0047

U.S. Bank National Association Bankruptcy Department PO Box 108 Saint Louis MO 63166-0108

DISCOVER FINANCIAL ATTN: BANKRUPTCY DEPARTMENT

PO BOX 15316 WILMINGTON DE 19850

(d)Portfolio Recovery Associates, LLC c/o Citibank, N.a. POB 12914 Norfolk VA 23541

TOYOTA FINANCIAL SERVICES ATTY: BANKRUPTCY DEPT PO BOX 8026 CEDAR RAPIDS IA 52409

(d) US BANK/RMS CC ATTN: BANKRUPTCY PO BOX 5229 CINCINNATI OH 45201 TRS

30 E 7TH STREET SUITE 1222

MAIL STOP 5700 SAINT PAUL MN 55101

RELIANCE RECOVERIES

6160 SUMMIT DR STE 420 BROOKLYN CENTER MN 55430-2149

2155 FORD PKWY SAINT PAUL MN 55116

TWIN CITIES ORTHOPEDICS

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u) NewRez LLC d/b/a Shellpoint Mortgage Servi

End of Label Matrix Mailable recipients 65 Bypassed recipients 1 Total 66 Case 19-43783 Doc 20 Filed 04/16/20 Entered 04/16/20 09:52:33 Page 9 of 9 Document

UNITED STATES BANKRUPTCY COURT DISTRICT OF MINNESOTA

In re:		Bankruptcy Case Number: \9-43783 SIGNATURE DECLARATION	
Steven M. Hoff,			
and			
Riza M. Hoff,	Debtor(s).		
() CHAPTER 12 () SCHEDULES (X) AMENDMEN (X) MODIFIED C () OTHER:	S & STATEMENTS ACCO IT TO PETITION, SCHEI CHAPTER 13 PLAN/MOT	OMPANYING VERIFIED CONVERSION DULES & STATEMENTS TION FOR HEARING	
I (we), the undersi under penalt		red representative of the debtor, make the following declarations	
1. The inform amendmer	nation I have given my attents, and/or chapter 13 plan.	orney for the electronically filed petition, statements, schedules, as indicated above, is true and correct;	

- 2. The Social Security Number or Tax Identification Number I have given to my attorney for entry into the court's Case Management/Electronic Case Filing (CM/ECF) system as a part of the electronic commencement of the above-references case is true and correct;
- 3. [individual debtors only] If no Social Security Number was provided as described in paragraph 2 above, it is because I do not have a Social Security Number;
- 4. I consent to my attorney electronically filing with the United States Bankruptcy Court my petition, statements and schedules, amendments, and/or chapter 13 plan, as indicated above, together with a scanned image of this Signature Declaration;
- 5. My electronic signature contained on the documents filed with the Bankruptcy Court has the same effect as if it were my original signature on those documents; and
- 6. [corporate and partnership debtors only] I have been authorized to file this petition on behalf of the debtor.

Signature of Debtor Mor Authorized Individual

Steven M. Hoff

Printed Name of Debtor 1 or Authorized Individual

<u>Riza M. Hoff</u> Printed Name of Debtor 2

HOGLUND, CHWIALKOWSKI & MROZIK, PLLC

Signed: fel Robert J. Hoglund Robert J. Hoglund 1781 West County Road B P.O. Box 130938 Roseville, Minnesota 55113 Telephone Number: (651) 628-9929